

## Old Age, Disability, Death

First law: 1958 (for sugar workers only; now absorbed into general program).

Current law: 1997.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 38.05 Jamaican dollars (J\$).

### Coverage

Employed and self-employed persons, and voluntarily covered over age 18 and under retirement age.

Exclusions: Casual workers and unpaid family labor.

### Source of Funds

**Insured person:** 2.5% of earnings up to J\$4,810 per week, or J\$250,000 per year. Domestic workers and military J\$10 per week.

Voluntarily covered J\$20 per week.

Self-employed, J\$20 per week plus 5% of earnings up to a maximum earnings of J\$250,000 per year.

**Employer:** 2.5% of wages up to J\$250,000 per year.

**Government:** Contributes as employer.

Above contributions also finance maternity and work-injury benefits.

### Qualifying Conditions

**Old-age pension:** Age 65 (men) or 60 (women). 1,248 weeks of paid contributions, and annual average of 39 weeks paid or credited. Reduced pension for annual average between 13 and 38 weeks.

Lump-sum grant on 52 weeks or 1 year's contribution.

Substantial retirement necessary until age 70 (men) or 65 (women).

Payable abroad, but subject to limitations except where reciprocal agreement exists.

**Disability pension:** Permanent incapacity for work. Minimum 156 to maximum 1,248 weeks of paid contributions and annual average between 13 and 38 weeks. Lump-sum grant if 52 weeks paid or 1 year's contributions.

**Survivor pension:** 1,248 weeks of paid contributions, and annual average of 39 weeks paid or credited (13 if full orphan), or if spouse was recipient of old-age or disability pension before his or her death.

### Old-Age Benefits

**Old-age pension:** Basic component, J\$400 per week (Reduced pension: J\$300 if annual average contribution between 26 and 38 weeks, J\$200 if 13-25 weeks).

Earnings-related component, 6 cents per week for every J\$13 of employer-employee contributions paid during lifetime.

Spouse's supplement: J\$135 per week for dependent wife aged 55 or disabled husband aged 60.

Old-age grant: Lump-sum payment consists of J\$2,700 with 52 weeks contributions paid.

### Permanent Disability Benefits

**Disability pension:** Basic component, J\$600-J\$960 per week for 100% disability.

### Survivor Benefits

**Survivor pension:** Basic component, J\$400 per week

(Reduced pension: J\$300, if annual average contribution between 26 and 38 weeks; J\$200, if 13-25 weeks.)

Earnings-related component, 6 cents a week for every J\$13 of employer-employee contributions paid during lifetime.

Payable to widow aged 55, or any age if disabled or caring for children under age 18. Also payable to needy disabled widower aged 60, or (for 52 weeks) widow not otherwise eligible. Widow may receive duplicate benefits, if eligible, based on own earnings.

Orphans: J\$700 per week for full orphans under age 18.

Funeral grant: Lump sum of J\$12,000.

### Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

## Sickness and Maternity

First and current law: 1979.

Type of program: Social insurance system. Cash maternity benefits only.

Labor law requires employers to grant 12 weeks maternity leave with 66-2/3% of earnings. Social security reimburses 25% of cost to exporters with labor force 75% female. Medical care free or at nominal cost in public dispensaries and hospitals.

### Coverage

Resident workers aged 18 and over.

### Source of Funds

**Insured person:** See pension contributions above.

**Employer:** Same.

**Government:** Same.

### Qualifying Conditions

**Cash maternity benefits:** 26 weeks' paid contributions in 52 weeks preceding confinement.

### Sickness and Maternity Benefits

**Maternity benefit:** Minimum weekly wage for 8 weeks.

### Administrative Organization

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.

## Work Injury

First law: 1937 (voluntary insurance with private carrier).

Current law: 1965 (implemented October 1, 1970).

Type of program: Social insurance system.

### Coverage

Employed persons aged 18 to 70 (men) and 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of Armed Forces.

### Source of Funds

**Insured person:** None.

**Employer:** See pension contribution above.

**Government:** None, except as employer.

### **Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefit:** Payable after 3-day incapacity for up to 52 weeks. 75% of the national minimum wage of J\$800 per week. Maximum benefit: J\$960 per week.

### **Permanent Disability Benefits**

**Permanent disability pension:** If 95%-100% disabled, 75% of average insurable wage up to J\$290 per week. 100% disability is equivalent to the maximum employment injury benefit payable. Partial disability: Percent of full pension proportionate to loss of earning capacity if 10% to 94% disabled. Minimum and maximum benefits: J\$600 and J\$960 per week.

### **Workers' Medical Benefits**

**Medical benefits:** Necessary medical, surgical, and rehabilitative treatment, including appliances, hospitalization, and drugs.

### **Survivor Benefits**

**Survivor pension:** Maximum employment injury benefit rate payable for first 52 weeks. Thereafter, where contribution conditions are satisfied, a widow or widower pension is payable. Minimum and maximum benefits: J\$200 and J\$400 per week. Payable for 52 weeks after death of insured to widow of any age; if none, to child or children; and dependent mother, aged 55. Funeral grant: Lump sum of J\$12,000.

### **Administrative Organization**

Ministry of Labor, Social Security and Sports, administration of program through its National Insurance Division and local offices.